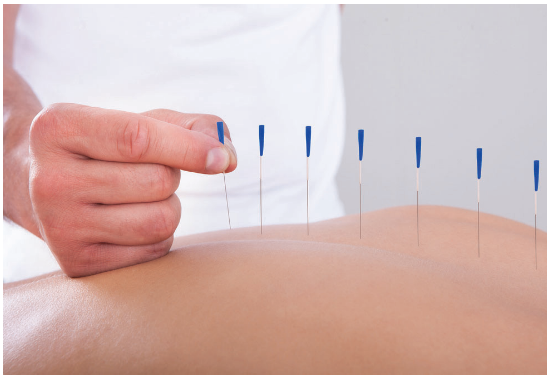
EQUITY-LEAGUE BENEFIT FUNDS
Pension, Health & 401(k)

SUMMER 2017

NOW PLAYING

Reduced copays for network acupuncture services



We wanted to remind you that, effective March 1, 2017, the copayment required for network acupuncture visits from network providers was reduced from $25 to $15 per visit - the same as copays for physical therapy and chiropractic visits. This change will reduce out-of-pocket costs for participants who choose network providers.

This enhancement to in-network acupuncture benefits is part of a comprehensive effort to address rising costs and help Cigna grow the network of acupuncture providers available to participants. (Please read on to learn how you can help this process along).

In conjunction with the aforementioned copay reduction, the Fund has asked Cigna to vigorously recruit more acupuncture providers for its network – particularly those providers who treat our participants in high volumes. At the same time, the Health Plan will reduce reimbursements to non-network providers to roughly the same level Cigna pays its network providers. This important change makes it less attractive to a provider to remain outside Cigna's network.

What led the Health Plan to enact these changes?

The answer is two-fold: rising (and accelerating) costs and high utilization of non-network providers for acupuncture services. While the rate of inflation in the overall economy has been relatively low in recent years, health care costs have continued to rise substantially. In the most recent audited Plan Year alone, the Health Fund saw a 6.5% increase in costs per participant from the previous year. Though this overall trend is concerning, costs have risen much more dramatically for our participants' acupuncture care—these costs have increased more than 75% between 2013 and 2015.

An analysis of current trends suggests that these cost increases are accelerating, especially among non-network providers. Additionally, while more than 80% of Health Plan participants' overall medical claims are from Cigna network providers, more than 80% of Plan participants' acupuncture care is from non-network providers. This has led to costs that are many times higher than they are for most health plans, and continue to increase at a faster rate. Only a portion of the higher costs can be explained by the high level of physical activity common to certain Fund participants, such as dancers.

The Health Fund's Trustees recognize that many participants find acupuncture treatments to be essential, especially those who perform highly physical roles. Therefore, to balance the need to hold down costs (for the benefit of all participants) with the need to provide quality, comprehensive benefits, the Trustees enacted this benefit improvement and asked Fund staff to open a dialogue with Cigna about its network of acupuncture providers.

How can you help?

If you currently receive acupuncture care from a non-network provider, please ask your provider to consider joining the Cigna network. If he or she joins, costs will be reduced, both for you and the Health Plan.

If your provider shows interest in joining the network, please call the Fund Office (see contact information on page 2) to let us know, and we will ask Cigna to get in touch with your provider. We are committed to helping Cigna grow its network of acupuncture providers available to our participants.

Connect with the Funds on social media!

Join us on Facebook: Facebook.com/EquityLeagueFunds/

Follow us on Twitter: Twitter.com/EquityLeague

Here is what you will find in this issue of *Now Playing:*

If you have other questions about these changes, or any other specific questions about your benefits, call the Fund Office at (212) 869- 9380 (New York City area) or at (800) 344-5220 (toll free nationwide).

And if you are happy with the treatment you are receiving from a network acupuncturist, please let us know so that we can spread the word to other participants.

The one critical health benefit that begins the day you start working

You study, you practice, you audition, and you get a part you love – unbridled joy! But what if disaster strikes – you are hurt on the job and can't work as a result? Your Equity-League Health Fund can offer just the assistance you need through its Supplemental Workers Compensation (SWC) benefit. That benefit can help you sustain your income when you are unable to work, due to a work related injury or illness.

Your disability benefits for on the job injuries — Workers' Compensation (WC) and Supplemental Workers Compensation (SWC) — work together

If you are injured on the job and can't work as a result, you can qualify for disability benefits through the Worker's Compensation program in your State. The Health Fund's SWC benefit has been specially designed to dovetail with WC. And it's a benefit of virtually all work (with exceptions like the Basic Showcase Code and Equity Membership Candidate contracts).

Because your Union, Actors' Equity, has a special program to assist Equity members with Worker's Compensation claims, the (separate) Equity-League Health Fund has contracted with Actors' Equity to have them help you file your SWC claim along with your WC claim. As a result, you have access to a one-stop application service that assists in making both your WC and SWC claims. The staff of Actors' Equity works with you to assure that you receive the maximum benefits to which you are entitled, with maximal convenience. Both your WC and SWC benefit eligibility begin the day you start working — no waiting for eligibility.

How much do my benefits pay me and when do they begin and end?

Worker's Compensation varies by state, but benefits typically begin 3 to 7 days following your injury. The average WC benefit is about 2/3 of your income, up to a maximum that ranges from less than $500 to nearly $1700 per week, depending on the state you were working in when your injury occurs (the national average is just under $1000 per week). The duration of benefits varies from two years to the duration of the disability.

The Health Fund's Supplemental Worker's Compensation benefit then "tops up" your compensation benefit to equal 100% of your salary (with a maximum benefit equal to 75% of the Production Contract minimum salary) as of the date of your injury. One especially valuable feature of the SWC benefit is that it begins on the first day you can't work, so it provides benefits during your state's WC waiting period. Your SWC benefit can continue for two to five years, depending on the circumstances.

Tax treatment

Your Workers' Compensation benefit is tax free, but your supplemental benefit is taxable.

Critical SWC Claim filing deadline

You must file for SWC benefits within 12 months of the date of your Workers' Compensation award.

How do I make a claim for WC/SWC benefits?

If you are injured on the job, first and foremost seek the appropriate medical attention. If your medical professional indicates that you will be unable to work as a result of your condition, please have that professional document your disability in writing.

Now bring Actors' Equity into action

You need only do the following to get Actors' Equity into action on your behalf:

1) Immediately report the injury to your stage manager and ask your Deputy to file an accident report with the Deputy Support Center Actors' Equity will then get in touch with you via e-mail, to take you through the next steps),

2) Request a copy of the accident report (C2 Form) that your employer files with its WC insurer, and

3) Fill out a C-3 Form (available from your employer or online) and mail it to your state's Workers' Compensation Board (it is important to keep a copy of this and any other documents you receive).

Important Note: In addition to helping you replace any income lost as a result of your disability, **your state's WC benefits ensure that you have no out-of-pocket medical expenses for the treatment of your work-related injuries. If your treating providers ask for payment,** you should **refer them to** the theatre's **workers compensation insurer. Remember that** if you do pay the physician up front, it may be very difficult to be reimbursed. **It is WC, not** the **Equity-League Health Fund that covers the medical expenses** generated by your work-related injury.

Questions?

If you have any questions regarding WC and/or SWC benefits, you can contact:

Megan Benjamin
Business Representative
Workers' Compensation/Unemployment
Actors' Equity Association
165 W 46th Street, 15th Floor
New York, NY 10036

mbenjamin@actorsequity.org
Phone 212.869.8530 x 328
Fax: 212.768.1280

Hours: Mon-Fri 9:30 AM – 5:30 PM

If you have any questions regarding SWC, you can also contact the Fund Office.

For the first time ever – we present your Career Benefits Timeline

The Equity-League Funds' Pension, Health and 401(k) Plans offer you an invaluable combination of benefits. But we know the complexities of these benefits can sometimes make it hard to understand how they really work and when they begin and end. So we prepared the following summary of the key benefit milestones for all three Funds in a single timeline.

For purposes of the timeline, let's assume you are a participant and that you begin working in covered employment on your 25th birthday, July 1, 2017. We further assume that across your career, you work 20 separate years in covered employment and that your earnings are $25,000 per year.

July 1, 2017 – You become eligible for Supplemental Workers Compensation (SWC) and make contributions to the 401(k) Plan – The day you begin work on a contract that provides for SWC, you become eligible for SWC benefits. If you are working under an agreement that allows 401(k) salary deferrals, you can begin deferring part of your earnings to a 401(k) account from day one (and If the agreement you work under also requires your employer to make 401(k) contributions, those will begin on day one as well).

July 2, 2017 and Later – You become eligible for 401(k) Disability and Hardship Withdrawals If you become totally and permanently disabled, you are eligible to withdraw all of the monies from your 401(k) account on or after this date (withdrawals are subject to a 20% withholding tax). You are also eligible for a "hardship withdrawal" under the 401(k) Fund for any contributions you have made, subject to a 10% excise tax penalty in addition to the 20% withholding tax).

January 5, 2021 – You become Vested in the Pension Plan – If you worked at least two weeks in covered employment under the Pension Plan in calendar years 2017, 2018, 2019 and 2020, plus the first two work weeks in 2021, you are "vested" in the Pension Fund. This means you have a non-forfeitable right to pension benefits. In addition, if you become terminally ill or disabled on or after this date, you are eligible for the Fund's disability pension and terminal illness benefits.

January 1, 2052 – You can begin withdrawing funds from your 401(k) account (you've reached age 59½)

July 1, 2052 – You are eligible for Early Pension Benefit – If you are no longer employed under an Actors' Equity contract, you become eligible for an early Pension Fund benefit, because you have reached the age of 60. But if you wait longer to begin receiving your pension, your monthly benefit will increase each year you postpone receiving your pension.

July 2017 | Sept. 2017 | Dec. 2017 | July 2018 | Jan. 2021 | Jan. 2026 | Jan. 2052 | July 2052 | Apr. 2064

July 3, 2017 – You qualify for Pension Plan Participation – Under the Pension Plan, if you work at least an hour in covered employment in two separate weeks, you qualify to become a participant. In our example, you worked Friday and Saturday of one week, and Sunday in another, so you accumulated "two weeks" of work in just three days! However, the plan only measures weeks worked across 12 month accumulation periods so, your actual participation would begin July 1, 2018.

September 10, 2017 – You qualify for Health Benefits – By this date, you have accumulated sufficient work weeks (11) to become eligible for the Health Plan (you cannot begin until after a two month "waiting period").

December 1, 2017 – Your health Insurance can begin – Having satisfied the Fund's waiting period, you are eligible to begin receiving the Health Fund's medical, prescription drug, vision care and dental benefits, provided you pay the required premiums on a timely basis.

July 1, 2018 – You become a "Participant" in the Pension Plan – This means you will receive paper versions of the Pension Fund's Summary Plan Description (SPD) and other official notices by mail. (If you want to save trees, you may opt to receive electronic notices and other communications instead of paper.)

July 2, 2018 – You are potentially eligible for a 401(K) Termination of Employment Withdrawal – If you did not work in any 401(k) covered employment after July 1, 2017, you would be eligible for a termination of employment withdrawal from your 401(k) account on this date. (if you worked on any contract after July 1, 2017 that permitted 401(k) deferrals, even if you didn't actually make such deferrals you would not be eligible until 12 consecutive months after such employment ended). However, such withdrawals are not recommended since 401(k) savings are meant for retirement and a 10% tax penalty applies to early withdrawals (in addition to income taxes).

January 6, 2026 – You become Eligible for Extended COBRA Benefits – If you worked at least two weeks in covered employment under the Pension Plan in each of the calendar years of 2017-2025 plus the first two work weeks in 2026 (i.e., at least 10 years), you qualify for 18 months of post-COBRA coverage. This would apply if you lose regular health coverage and you choose to extend your health coverage under COBRA (COBRA benefits typically end after 18 months).

April 1, 2064 – You must begin taking your Pension/401(K) benefits – You have reached age 70½, and current Federal law requires that you begin taking your 401(k) and Pension Plan benefits by April 1st of the year following the year in which you turn 70½. However, if you keep working after retirement age, your pension benefits continue to grow.

An amazing bonus example: the power of your pension benefit

If, as we have assumed in our example, you earn $25,000 per year for any 20 years between the ages 25 and 70, your career earnings would total $500,000. Under current plan rules, if you began receiving your pension at the age of 68 years and 4 months and lived 20 years, you would receive the impressive sum of approximately $501,000 in pension benefits during those 20 years — more than your entire careers earnings. Your pension benefits are truly amazing!

Going on the road? Let us know, so your health benefits travel with you

When you are working away from home or traveling, three simple steps can help ensure that your Health Plan benefits and even your mail order prescriptions – will travel right along with you:

1. Before you leave, consider paying all Health Plan premiums — in advance for your coverage during your entire time on the road.
2. Fill/refill any prescriptions that will run out while you are on the road, or have them mailed to you while you are on the road. You can visit visit *MyCigna.com* or call Cigna Home Delivery Pharmacy at (800) 835-3784 and provide Cigna with a temporary delivery address and the dates you will be away.
3. Provide the Fund with a reliable way to reach you by mail, email and/or text message, so we can send you important information and reminders while you are away. If you have questions or need assistance, please call the Fund Office at (212) 869-9380 (New York City) or (800) 344-5220 (toll-free nationwide), and we will be happy to help you.

American Express Cards can now be used to pay your health premiums

The Health Fund has recently added the American Express credit card as another payment option for health premiums. We hope you'll enjoy the convenience of having another payment option.

New Equity-League Health Fund SPD issued

A newly updated Summary Plan Description (SPD) for the Equity-League Health Fund was issued last month and distributed to Health Plan participants. The new SPD is also available at *equityleague.org.*

Retirement Planning 101:

Real estate investments can provide balance to your investment portfolio

If you are new to retirement planning, you have probably heard of real estate investments, but you may not be sure how they fit into a diversified investment strategy.

One of the most common reasons investors look to real estate is to diversify their portfolios. Real estate has a low correlation to stocks and other asset classes. This means that during a stock market downturn, real estate investments may be performing quite well – and vice versa.

The 401(k) Fund offers a diversified real estate option

The Vanguard REIT Index Fund became available to 401(k) participants on May 26. This new option allows you to invest in real estate in a diversified way.

The Vanguard REIT Index Fund invests in REITs, which are companies that buy, manage and sell real estate properties and use the profits to pay dividends to investors. Since its inception in 2001, this fund has carried a Four-Star rating from Morningstar (out of five stars) with an average annual return of 10.99%. The fund's net expense ratio is .12%.

You can learn more about all options available through your 401(k) plan — or change any of your existing investment options — at any time by securely logging into your account at *mylife.jhrps.com* or by calling John Hancock at (800) 294-3575.

New health clinic for performers now open in Times Square

The newly opened Samuel J. Friedman Health Center for the Performing Arts offers quality, convenient health care in the heart of New York City's Theater District.

The clinic is dedicated solely to performers and others in the entertainment community. It provides primary and specialty health care for actors, singers and dancers, as well as film, television and stage crew members, in New York City through an affiliation with the Mt. Sinai Health System.

The center accepts many insurance plans and offers:

- Extended clinic hours
- Expedited referrals within the Mount Sinai Health System
- Discounted services for the uninsured, and
- Free on-site insurance counseling from the Actors Fund

To make an appointment, or to learn more, visit *actorsfund.org/HealthCenter* or call (212) 489-1939. The clinic is located at the Actors Fund's main offices in Times Square – 729 7th Avenue (12th Floor).

What to do if you lose coverage during pregnancy

It is a scenario no one wants to think about. But if you lose any health coverage while you are pregnant, there are options available to you.

Continue your current coverage under COBRA

The Health Fund allows you to continue your current coverage under COBRA. This option is available to you if you elect coverage within 60 days of receiving a notice of eligibility from the Health Plan and pay the required premium. Your COBRA premiums will likely be much higher than any of the other options listed below. However, if you lose employer sponsored coverage during the calendar year and you have satisfied you annual deductible and out-of-pocket maximums, it might still be to your advantage financially to continue your coverage under COBRA.

Other group coverage

If you are eligible for other group coverage (through your own employer or the employer of a spouse or parent), this should always be your first choice. Under the Health Insurance Portability and Accountability Act (HIPAA), group health plans that cover maternity care may not deny you coverage if you otherwise qualify and pay the premium. And because losing coverage is a qualifying event, you may enroll in other group coverage at any time; you don't have to wait for the next annual open enrollment period.

Coverage purchased from the Health Insurance Marktetplaces or Medicaid

You can purchase other coverage through the Health Insurance Marketplace for your area. Visit healthcare.gov to learn more.

Alternatively, depending on your income level, you may be eligible for Medicaid in your state. If so, you can be covered whether you are pregnant or not. However, if you are pregnant and your income is at or below 133 percent of the Federal Poverty Level, you are eligible for Medicaid coverage of your pregnancy-related services no matter where you live — as long as it is within the US.

The Artists' Health Insurance Resource Center (AHIRC) from the Actors Fund is a recognized "navigator" for the ACA's Health Insurance Marketplace coverage. AHIRC staff can assist you with Marketplace enrollment — as well as making a Medicaid application, if that is appropriate. To learn more or to request assistance, visit *ahirc.org* or call the AHIRC at (917) 281-5975 (New York City) or (855) 491-3357 (Los Angeles).

Wellness

Allergy symptoms? Here are a few simple tips to enjoy the summer months more comfortably

Summer has arrived and most of us welcome the return of warmer weather and all that comes with it. However, this also means allergy season for most areas of the country. For example, the pollen cycle in New York runs primarily from spring through fall — precisely the months when most New Yorkers spend much more time outside.

There are many prescription and over-the-counter medications that can treat allergy symptoms. However, WebMD.com offers a few quick tips to enjoy the warmer weather more comfortably that require no medications at all – including a couple you may not have heard before:

1. **Leave your shoes at the door.** Pollen can be tracked into your home on your shoes. After you've been outside, consider going shoeless at home.

2. **Wash your hair before bedtime**. Pollen clings to hair, so washing your hair before bed helps keep pollen off your pillow (and away from you). By the same token, wipe down your pets with a damp towel after spending time outside.

3. **Check the pollen count each day, and plan accordingly.** Pollen counts are included in many weather forecasts across all media. You can also visit the website of the American Academy of Allergy, Asthma & Immunology's National Allergy Bureau at *aaaai.org/global/nab-pollen-counts/.*

4. **Consider closing your windows.** Opening your windows for the first time each year is, for many, a rite of spring. But remember that fresh air can come at a price.

   When the pollen count is high, consider keeping your windows closed, especially if you are bothered by seasonal allergies.

5. **Adjust the humidity level indoors**. If spores from mold are the cause of your allergy symptoms, you should aim for a humidity level of no more than 60% indoors. Many affordable digital thermometers include humidity gauges to check this. In some homes (especially basement apartments), you may need a dehumidifier to lower the humidity to the desired level.

Sources: WebMD "Allergy Relief Tips Wherever You Go"; New York Daily News "Daily Checkup: Spring is the Beginning of Allergy Season"

Join the Funds on social media

As a reminder, the Equity-League Benefit Funds are on social media. Check us out!

- Join us on Facebook: *Facebook.com/EquityLeagueFunds/*
- Follow us on Twitter: *Twitter.com/EquityLeague*

We created these social spaces to provide a forum to discuss topics that matter most to us: health care, wellness, protecting your finances and getting the most from your benefits. We use these channels to start conversations and share information on these topics.

The Funds also use our social channels to keep you up-to-date with reminders of upcoming deadlines and other information important to your benefits and personal wellness. We'll also share other topics of interest to our community from time-to-time.

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